

CONCORDIA DENTAL

New PPO Dental Plan for 2001

Concordia Dental has over 25 years of dental benefits and claims experience and currently covers over 6 million people nationally.

Advantages to joining Concordia Dental include (see comparison to Delta below):

- ✓ Freedom To Receive Benefits From Either In Or Out-Of-Network Dentists
- ✓ Choose From Over 700 In-Network Participating Dentists
- ✓ Receive A 22% Discount Off Retail Fees From Participating Dentists
- ✓ Choose An Out-Of-Network (Non-Participating) Dentist And Receive Co-Insurance Benefits On Fees Up To 80% Of The Going Charges In The Area
- ✓ Direct Access To All Dental Specialists, No Referrals Required
- ✓ In-Network Providers File Claims And Accept Insurance As Payment In-Full;
- ✓ Non-Participating Providers Often Take Assignment Of Your Benefits To Them And File Claims For You. They Are Not, However, Required To Accept Insurance As Payment In Full For Fees Greater Than 80% Of Area Fees. You May Be Billed For Those Fees That Exceed the 80th Percentile of Fees in the Area.
- ✓ Change Dentists As Often As You Like Without Any Notification
- ✓ If Your Dentist Is Not Participating, At Your Request (Form Attached) the Plan Will Solicit Your Dentist to Participate. You Will Then Receive The 22% Discount On Your Future Co-Insurance Payments.

Concordia Dental

Insuring America's Dental Health

If your dentist is not participating in Concordia's network of providers, please provide the following information and we will then contact him/her on your behalf.

Provider information

Dentist's Name:

Address:

Telephone #:

How long have you and/or your dependents been a patient?

Patient information

Patient's name:

Employer Name: Maricopa County

Group #: 815151-000

Telephone #: (Work)

(Home)

Please fax or mail to:

United Concordia Companies, Inc.
2198 E. Camelback Road, Suite 220
Phoenix, AZ 85016
Fax#: 602-957-6762

CONCORDIA & DELTA COMPARED

<u>Features</u>	CONCORDIA DENTAL Effective date 01-01-01	DELTA DENTAL Plan Ends 12-31-00
Annual Maximum (Increased for 2001 plan year) per person	\$2,000	\$1,500
Orthodontic Service (Increased for 2001 plan year)	50% up to \$1,500 lifetime benefit (separate from calendar year Maximum)	50% up to \$1,000 lifetime benefit (separate from calendar year Maximum)
In-Network Dentist Fee Schedule	22% Fee Discount	No Discount Offered
Out of-network Fee Schedule for non-participating dentists	Recognizes Up 80th Percent Of Fees Charged In Area	Recognizes Up 50th Percent Of Fees Charged In Area
Provider Network Access	In-Network, participating and Out-of-Network, non-participating providers both available	
Deductible	\$50 per person/\$100 per family (waived for preventive care)	
Preventive Cleaning (2X annually)	Free	
100% coverage	Preventive & Palliative <ul style="list-style-type: none"> • 2 cleanings per year • Office visit • Oral Exams • X-rays (2 films) • Sealants (to age 15) • Palliative treatment • Fluoride (to age 19) 	Preventive Only <ul style="list-style-type: none"> • 2 cleanings per year • Office visit • Oral Exams • X-rays (2 films) • Fluoride (under 17)
80% coverage	Basic Services <ul style="list-style-type: none"> • Fillings • Oral Surgery • Endodontics • Periodontics • Repairs • Simple extractions • Complex Oral Surgery • General Anesthesia 	Basic Services <ul style="list-style-type: none"> • Fillings • Oral Surgery • Endodontics • Periodontics • Palliative treatment • Sealants for children
50% coverage	Major Restorative <ul style="list-style-type: none"> • Inlays, Onlays, Crowns • Complete dentures • Partial dentures 	Major Restorative <ul style="list-style-type: none"> • Porcelain w/Metal Crown • Complete dentures • Partial dentures
Per Pay Period Rates: Single Emp & Children Emp & Spouse Family	 \$5.62 \$13.38 \$12.38 \$17.21	 \$4.67 \$10.30 \$11.12 \$14.30